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EXAMINER

WORJLOH, JALATEE

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 06/27/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/715,176

Applicant(s)

SIGLER ET AL.

Examiner

Jalatee Worjloh

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 24 July 2004.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-52 is/are pending in the application.
- 4a) Of the above claim(s) 15-23 and 52 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-14, 24 and 43-51 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>5-4-01, 1-22-01</u> | 6) <input type="checkbox"/> Other: _____  |

## **DETAILED ACTION**

### ***Election/Restrictions***

1. Claims 15-23, 25-42 and 52 are withdrawn from further consideration pursuant to 37 CFR 1.142(b), as being drawn to a nonelected invention, there being no allowable generic or linking claim. Applicant timely traversed the restriction (election) requirement in the reply filed on 07/27/2004.
2. Applicant's election with traverse of claims 1-14, 24 and 43-51 in the reply filed on 07/27/2004 is acknowledged. The traversal is on the ground(s) that "the outstanding Restriction Requirement has not established that an undue burden would exist if the Restriction Requirement was not issued and all the claims were examined together". This is not found persuasive because Invention II and III utility such labeling/relabeling a parcel and determining a fraud score for a transaction, respectively. Because these invention are distinct for the reasons given above and the search required for Inventions II and II are not required for Invention I, restriction for examination purposes as indicated is proper.

The requirement is still deemed proper and is therefore made FINAL.

3. Claims 1-14, 24 and 43-51 have been examined.

### ***Claim Rejections - 35 USC § 101***

4. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1, 9 and 43 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. The claims are directed to a process that does nothing

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more than manipulate an abstract idea. There is no practical application in the technological arts. All that is necessary to make a sequence of operational steps a statutory process within 35 U.S.C. 101 is that it be in the technological arts so as to be consonance with the Constitutional purpose to promote the progress of "useful arts." *In re Musgrave*, 431 F.2d 882, 167 USPQ 280 (CCPA 1970). Also, a claim is limited to a practical application when the method, as claimed, produces a concrete, tangible and useful result: i.e. the method recites a step or act of producing something that is concrete, tangible and useful. *See AT&T v. Excel Communications Inc.*, 172F.3d at 1358, 50 USPQ2d at 1452.

***Claim Rejections - 35 USC § 103***

5. Claims 1-14, 24 and 43-51 are rejected under 35 U.S.C. 103(a) as being unpatentable over "An Efficient Fair Payment System" to Camenisch et al. in view of US Publication No. 2004/0002903 to Stolfo et al.

Camenisch et al. disclose receiving by a trusted third party from the buyer and indicator of a payment method and assigning an anonymous identifier to the indicator that corresponds to the payment method (see pages 90 & 91, *Opening of a Personal Account, Registration at the Judge and Payment*). Camenisch et al. do not expressly disclose populating by the trusted third party a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier, purchasing by the buyer a product having a total sale price from a seller, providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product, requesting by the seller payment approval by providing the total sale price to the trusted third party, querying by the trusted third party to determine the payment method from the

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anonymous identifier received in the providing step, requesting by the trusted third party payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller. Stolfo et al. disclose populating by the trusted third party a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier (see paragraph [0051] Only the party providing the first party with the transacting identity can link the true identity of the first party with the transaction identity. Where a purchase is involved, the bank or credit clearing entity stores information linking the true identity of the user and the transaction identity. The bank or credit card clearing entity generates these transacting identities for all customers who use the inventive system and method, and provides a database linking the transacting and true identities.), purchasing by the buyer a product having a total sale price from a seller (see paragraph [0035]), providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product (see paragraph [0127]), requesting by the seller payment approval by providing the total sale price to the trusted third party (see paragraph [0138] The proxy computer software waits for and receives from the second party vendor confirmation information that the proxy computer software stores for future reference. The information includes all identifying information transmitted to the second party vendor as well as typically complete list of items ordered from the second vendor.), querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step (see paragraphs [0140] - [0142] the proxy system passes to the bank the user's proxy identifier that allows the bank to identify the user as a bank customer and access the

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customer's account. In an alternative embodiment, the proxy system database may store user bank account information linked to the proxy identifier, and the proxy system may transmit this account information), requesting by the trusted third party payment approval from a payment partner (i.e. other party) by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller (see paragraphs [0059] & [0060] Approval or disapproval may comprise another party providing for approval or disapproval of the purchase. The other party may be a third party who approves or disapproves of the purchase based on financial information relating to the first party and who also pays the second party and debits the first party if the purchase is approved. The other party may arrange with at least a third party to provide for approval or disapproval of the purchase.). The process of requesting by the trusted third approval form a payment partner is an inherent step. Notice, the "other party" informs the third party if the transaction is approve or deny, which implies that the third party must have first requested such authorization. At the time the invention was made, it would have been obvious to a person of ordinary skill the art to modify the method disclose by Camenisch et al to include the steps of populating by the trusted third party a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier, purchasing by the buyer a product having a total sale price from a seller, providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product, requesting by the seller payment approval by providing the total sale price to the trusted third party, querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step, requesting by the trusted third party

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payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller. One of ordinary skill in the art would have been motivated to do this because protects a purchaser's identity during electronic commerce transactions, thereby reducing fraudulent purchases (see Stolfo et al. paragraphs [0030]-[0032]).

Referring to claims 2,3, 44 and 45, Camenisch et al. disclose an anonymous payment method (see claim 1 above). Camenisch et al. do not expressly disclose the payment partner is a credit processor that receives credit approval from a credit approval authority or the payment partner is a credit approval authority. Stolfo et al. disclose the payment partner is a credit processor that receives credit approval from a credit approval authority or the payment partner is a credit approval authority (see paragraphs [0070], [0094] and [0143]). At the time the invention was made, it would have been obvious to a person of ordinary skill the art to modify the method disclose by Camenisch et al. to include the step wherein the payment partner is a credit processor that receives credit approval from a credit approval authority or the payment partner is a credit approval authority. One of ordinary skill in the art would have been motivated to do this because it provides an additional level of security.

Referring to claims 4 and 46, Camenisch et al. the payment method is at least one of a credit card, debit cad, an e-check, and a direct debit account (see pg. 91, *Withdrawal from Personal Account*, and *Payment*).

Referring to claims 5-7,10-12 and 47-49, Camenisch et al. disclose an anonymous payment method, wherein the anonymous identifier is a unique code (see pg. 90, anonymous account number *yA*). Camenisch et al. do not expressly disclose the anonymous identifier is

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nickname or a one-time use code. Stolfo et al. disclose the anonymous identifier is nickname and a one-time use code (see paragraph [0047] the user has a different identity for each time it establishes communication with a second party or for each transaction [0048] the proxy can provide a user name which is a function of a unique name or proxy identifier of each user and the proxy's identity for each transaction). At the time the invention was made, it would have been obvious to a person of ordinary skill the art to modify the method disclose by Camenisch et al. to include the step wherein anonymous identifier is nickname or a one-time use code. One of ordinary skill in the art would have been motivated to do this because protects a purchaser's identity during electronic commerce transactions, thereby reducing fraudulent purchases (see Stolfo et al. paragraphs [0030]-[0032]).

Referring to claims 8 and 14, Camenisch et al. disclose the anonymous identifier is assigned by at least one of the buyer and the seller (see pg. 90, *Registration at the Judge*, the customer must first generate an new anonymous account number  $yA$ ). At the time the invention was made, it would have been obvious to a person of ordinary skill the art to modify the method disclose by Camenisch et al. to include the step wherein the anonymous identifier is assigned by at least one of the buyer and the seller the. One of ordinary skill in the art would have been motivated to do this because protects a purchaser's identity during electronic commerce transactions, thereby reducing fraudulent purchases (see Stolfo et al. paragraphs [0030]-[0032]).

Referring to claim 9, Camenisch et al. disclose establishing by a trusted third party for a buyer a prefunded cash account, assigning an anonymous identifier to the prefunded account (see pages 90 & 91, *Opening of a Personal Account, Registration at the Judge, Opening of the Anonymous Account and Payment*). Camenisch et al. do not expressly disclose populating by the



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trusted third party a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, the identification indicator for the prefunded cash account and the anonymous identifier, purchasing by the buyer a product having a total sale price from a seller, providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product, requesting by the seller payment approval by providing the total sale price to the trusted third party, querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step, requesting by the trusted third party payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller. Stolfo et al. populating by the trusted third party a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, the identification indicator for the prefunded cash account and the anonymous identifier (see paragraph [0051] Only the party providing the first party with the transacting identity can link the true identity of the first party with the transaction identity.

Where a purchase is involved, the bank or credit clearing entity stores information linking the true identity of the user and the transaction identity. The bank or credit card clearing entity generates these transacting identities for all customers who use the inventive system and method, and provides a database linking the transacting and true identities.), purchasing by the buyer a product having a total sale price from a seller (see paragraph [0035]), providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product (see paragraph [0127]), requesting by the seller payment approval by providing the total sale price to the trusted third party (see paragraph [0138] The proxy computer software waits for and

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receives from the second party vendor confirmation information that the proxy computer software stores for future reference. The information includes all identifying information transmitted to the second party vendor as well as typically complete list of items ordered from the second vendor.), querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step (see paragraphs [0140] - [0142] the proxy system passes to the bank the user's proxy identifier that allows the bank to identify the user as a bank customer and access the customer's account. In an alternative embodiment, the proxy system database may store user bank account information linked to the proxy identifier, and the proxy system may transmit this account information), requesting by the trusted third party payment approval from a payment partner (i.e. other party) by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller (see paragraphs [0059] & [0060] Approval or disapproval may comprise another party providing for approval or disapproval of the purchase. The other party may be a third party who approves or disapproves of the purchase based on financial information relating to the first party and who also pays the second party and debits the first party if the purchase is approved. The other party may arrange with at least a third party to provide for approval or disapproval of the purchase.). The process of requesting by the trusted third approval form a payment partner is an inherent step. Notice, the "other party" informs the third party if the transaction is approve or deny, which implies that the third party must have first requested such authorization. At the time the invention was made, it would have been obvious to a person of ordinary skill the art to modify the method disclose by Camenisch et al to include the steps of populating by the trusted third party a digital repository with data that is associated with

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the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier, purchasing by the buyer a product having a total sale price from a seller, providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product, requesting by the seller payment approval by providing the total sale price to the trusted third party, querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step, requesting by the trusted third party payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller. One of ordinary skill in the art would have been motivated to do this because protects a purchaser's identity during electronic commerce transactions, thereby reducing fraudulent purchases (see Stolfo et al. paragraphs [0030]-[0032]).

Referring to claim 24, Camenisch et al. disclose means for (the judge's terminal) receiving by a trusted third party from the buyer and indicator of a payment method and means for (i.e. customer's device) assigning an anonymous identifier to the indicator that corresponds to the payment method (see pages 90 & 91, *Opening of a Personal Account, Registration at the Judge and Payment and pg. 93, Implementation*). Camenisch et al. do not expressly disclose means for populating by the trusted third party a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier, means for purchasing by the buyer a product having a total sale price from a seller, means for providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product, means for requesting by

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the seller payment approval by providing the total sale price to the trusted third party, means for querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step, means for requesting by the trusted third party payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price and means for providing payment approval to the seller. Stolfo et al. disclose means for (i.e. database) populating by the trusted third party a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier (see paragraph [0051] Only the party providing the first party with the transacting identity can link the true identity of the first party with the transaction identity. Where a purchase is involved, the bank or credit clearing entity stores information linking the true identity of the user and the transaction identity. The bank or credit card clearing entity generates these transacting identities for all customers who use the inventive system and method, and provides a database linking the transacting and true identities.), means (i.e. computer, see paragraph [0045]) for: purchasing by the buyer a product having a total sale price from a seller (see paragraph [0035]), providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product (see paragraph [0127]), requesting by the seller payment approval by providing the total sale price to the trusted third party (see paragraph [0138] The proxy computer software waits for and receives from the second party vendor confirmation information that the proxy computer software stores for future reference. The information includes all identifying information transmitted to the second party vendor as well as typically complete list of items ordered from the second vendor.), querying by the trusted third party to

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determine the payment method from the anonymous identifier received in the providing step (see paragraphs [0140] - [0142] the proxy system passes to the bank the user's proxy identifier that allows the bank to identify the user as a bank customer and access the customer's account. In an alternative embodiment, the proxy system database may store user bank account information linked to the proxy identifier, and the proxy system may transmit this account information), requesting by the trusted third party payment approval from a payment partner (i.e. other party) by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller (see paragraphs [0059] & [0060] Approval or disapproval may comprise another party providing for approval or disapproval of the purchase. The other party may be a third party who approves or disapproves of the purchase based on financial information relating to the first party and who also pays the second party and debits the first party if the purchase is approved. The other party may arrange with at least a third party to provide for approval or disapproval of the purchase.). The process of requesting by the trusted third approval form a payment partner is an inherent step. Notice, the "other party" informs the third party if the transaction is approve or deny, which implies that the third party must have first requested such authorization. At the time the invention was made, it would have been obvious to a person of ordinary skill the art to system disclose by Camenisch et al to include means for: populating by the trusted third party a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier, purchasing by the buyer a product having a total sale price from a seller, providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product, requesting

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by the seller payment approval by providing the total sale price to the trusted third party, querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step, requesting by the trusted third party payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the seller. One of ordinary skill in the art would have been motivated to do this because protects a purchaser's identity during electronic commerce transactions, thereby reducing fraudulent purchases (see Stolfo et al. paragraphs [0030]-[0032]).

Referring to claims 43 and 51, Camenisch et al. disclose receiving by a trusted third party from the buyer and indicator of a payment method, assigning an anonymous identifier to the indicator that corresponds to the payment method and providing by the buyer to the trusted third party the anonymous identifier as an anonymous payment method for the product, wherein the anonymous identifier is assigned by at least one of the buyer and the trusted third party (see pages 90 & 91, *Opening of a Personal Account, Registration at the Judge and Payment*).

Camenisch et al. do not expressly disclose assigning by the trusted third party at least one unique buyer-seller identifier, each corresponding to a unique combination of the buyer and at least one sellers, populating by the trusted third party a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier, and at least one unique buyer-seller identifier, purchasing by the buyer a product having a total sale price from a seller, providing by the buyer the an appropriate one of the at least one buyer-seller identifiers to the one of at least one sellers, the appropriate one of the at least one unique buyer-seller identifiers corresponding to the buyer and

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the one of the at least seller, requesting by the seller payment approval by providing the total sale price to the trusted third party, querying by the trusted third party the digital repository to determine the payment method from the anonymous identifier received in the providing by the buyer to the trusted third party step, requesting by the trusted third party payment approval from a payment partner by providing the payment partner the payment method determined in the querying step and the total sale price, providing payment approval to the seller, requesting by the one of the at least sellers to the trusted third party a communication of a message to the buyer by providing the trusted third party the appropriate one of the at least one unique buyer-identifiers and forwarding by the trusted third party the message to the buyer by determining an identity of the buyer using the appropriate one of the at least one unique buyer-seller identifiers received in the requesting step. Stolfo et al. disclose assigning by the trusted third party at least one unique buyer-seller identifier, each corresponding to a unique combination of the buyer and at least one seller (see paragraph [0107] The unique transaction identifier serves to hid the true identity of the recipient and indexes the transaction. The unique transaction identifier may therefore serve as a data to the entire transaction any may be used to store and access transaction data such as recipient name, address, second party vendor.), populating by the trusted third party a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier and at east one unique buyer-seller identifier (see paragraph [0051] Only the party providing the first party with the transacting identity can link the true identity of the first party with the transaction identity. Where a purchase is involved, the bank or credit clearing entity stores information linking the true identity of the user and the transaction identity. The bank or credit card clearing entity

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generates these transacting identities for all customers who use the inventive system and method, and provides a database linking the transacting and true identities.), providing by the buyer an appropriate one of the at least one unique buyer-seller identifiers to the one of the at least one sellers, the appropriate one of the at least one unique buyer-seller identifiers corresponding to the buyer and the one of the at least one seller (see paragraph [0107]; notice, “the unique transaction identifier may be linked to a tracking number”, which implies that the buyer can provide it to the seller for tracking or other purposes), purchasing by the buyer a product having a total sale price from a seller (see paragraph [0035]), providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product (see paragraph [0127]), requesting by the seller payment approval by providing the total sale price to the trusted third party (see paragraph [0138] The proxy computer software waits for and receives from the second party vendor confirmation information that the proxy computer software stores for future reference. The information includes all identifying information transmitted to the second party vendor as well as typically complete list of items ordered from the second vendor.), querying by the trusted third party to determine the payment method from the anonymous identifier received in the providing step (see paragraphs [0140] - [0142] the proxy system passes to the bank the user’s proxy identifier that allows the bank to identify the user as a bank customer and access the customer’s account. In an alternative embodiment, the proxy system database may store user bank account information linked to the proxy identifier, and the proxy system may transmit this account information), requesting by the trusted third party payment approval from a payment partner (i.e. other party) by providing the payment partner a description of the payment method determined in the querying step and the total sale price and providing payment approval to the



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seller (see paragraphs [0059] & [0060] Approval or disapproval may comprise another party providing for approval or disapproval of the purchase. The other party may be a third party who approves or disapproves of the purchase based on financial information relating to the first party and who also pays the second party and debits the first party if the purchase is approved. The other party may arrange with at least a third party to provide for approval or disapproval of the purchase.). The process of requesting by the trusted third approval form a payment partner is an inherent step. Notice, the “other party” informs the third party if the transaction is approve or deny, which implies that the third party must have first requested such authorization. As for the steps of requesting by one of the at least one sellers to the trusted third party a communication of a message to the buyer by providing to the trusted third party the appropriate one of the at least one unique buyer-seller identifiers and forwarding the trusted third party the message to the buyer by determining an identity of the buyer using the appropriate one of the at least one unique buyer-seller identifiers received in the requesting step, Stolfo et al. provides a system to allows the buyer, seller and trusted third party to communicate messages (see paragraph [0045]). Stolfo et al. do not explicitly state that communication of the message includes providing one unique-buyer-seller identifies and using the buyer-seller identifiers received to forward the message. However, this is difference is found in the nonfunctional descriptive material and are not functionally involved in the steps recited. The requesting and forwarding steps would be performed the same regardless of the data. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, *see In re Gulack*, 703F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir. 1994). At the time the invention was made, it would have been obvious to a person of

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ordinary skill the art to modify the method disclose by Camenisch et al to include the steps of assigning by the trusted third party at least one unique buyer-seller identifier, each corresponding to a unique combination of the buyer and at least one sellers, populating by the trusted third party a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier, and at least one unique buyer-seller identifier, purchasing by the buyer a product having a total sale price from a seller, providing by the buyer the an appropriate one of the at least one buyer-seller identifiers to the one of at least one sellers, the appropriate one of the at least one unique buyer-seller identifiers corresponding to the buyer and the one of the at least seller, requesting by the seller payment approval by providing the total sale price to the trusted third party, querying by the trusted third party the digital repository to determine the payment method from the anonymous identifier received in the providing by the buyer to the trusted third party step, requesting by the trusted third party payment approval from a payment partner by providing the payment partner the payment method determined in the querying step and the total sale price, providing payment approval to the seller, requesting by the one of the at least sellers to the trusted third party a communication of a message to the buyer by providing the trusted third party the appropriate one of the at least one unique buyer-identifiers and forwarding by the trusted third party the message to the buyer by determining an identity of the buyer using the appropriate one of the at least one unique buyer-seller identifiers received in the requesting step. One of ordinary skill in the art would have been motivated to do this because protects a purchaser's identity during electronic commerce transactions, thereby reducing fraudulent purchases (see Stolfo et al. paragraphs [0030]-[0032]).

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Referring to claim 51, Camenisch et al. disclose a method maintaining anonymity of a buyer and receiving proxy information from a buyer (see claim 43 above). Camenisch et al. do not expressly disclose receiving by the trusted third party an e-mail address for use in an anonymous communications with the at least one sellers, wherein the populating step comprises populating the digital repository with the e-mail address, and the message forwarded to the buyer is an e-mail message sent to the e-mail address. Stolfo et al. disclose receiving by the trusted third party an e-mail address (i.e. electronic address) for use in an anonymous communications with the at least one sellers (see paragraph [0057]), wherein the populating step comprises populating the digital repository with the e-mail address (see paragraph [0051] Where a purchase is involved, the bank or credit clearing entity stores information linking the true identity of the user.), and the message forwarded to the buyer is an e-mail message sent to the e-mail address (see paragraph [0150] the communications between the first party users and the proxy computer can be by e-mail).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is (571)272-6714. The examiner can normally be reached on Mondays-Thursdays 8:30 - 7:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571)272-6712. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306 for Regular/After Final Actions and (571)273-6714 for Non-Official/Draft.

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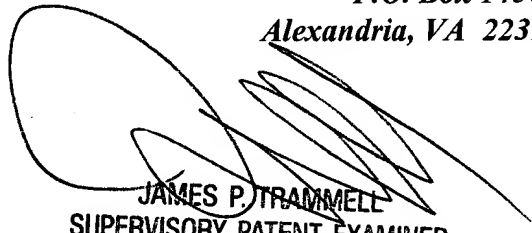
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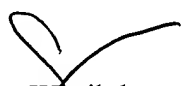
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June 16, 2005